

Certificate Number: 03621-NJ-DE-034516984

Bankruptcy Case Number: 20-14150



03621-NJ-DE-034516984

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 2, 2020, at 11:48 o'clock AM EDT, Marla H Morris completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 2, 2020 By: /s/Mike Fannelle

Name: Mike Fannelle

Title: Counselor